

Certificate of Service Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John C. Zack
 Michelle Zack
 Debtors

Case No. 11-11238-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Eleanor
 Form ID: 222

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jun 08, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2011.

db/jdb +John C. Zack, Michelle Zack, 2328 S. Gilinger Rd., Lafayette Hill, PA 19444-2226
 smg City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,
 Philadelphia, PA 19106-4404
 12298429 Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
 12298430 Experian Information Systems, Attn: Dispute Department, P.O. Box 2002,
 Allen, TX 75013-2002
 12298431 Home Depot, Processing Center, Des Moines, IA 50364-0500
 12298432 +Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631
 12298434 +NCO Financial Systems, P.O. Box 15889, Wilmington, DE 19850-5889
 12298433 +NCO Financial Systems, 507 Prudential Road, Horsham, PA 19044-2368
 12298435 Pennsylvania Department Of Revenue, Department 280946, Attn: Bankruptcy Division,
 Harrisburg, PA 17128-0946
 12298436 +Police And Fire FCU, 901 Arch St., Philadelphia, PA 19107-2495
 12298437 Police And Fire FCU, P.O. Box 4521, Carol Stream, IL 60197-4521
 12298438 +Telecheck Services, Inc., 5251 Westheimer, Houston, TX 77056-5415
 12298439 +Transunion Corporation, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016-1000
 12298441 Wells Fargo Home Mortgage, P.O. Box 11701, Newark, NJ 07101-4701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Jun 09 2011 01:28:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 cr EDI: RMSC.COM Jun 09 2011 01:28:00 GE Money Bank, c/o Recovery Management Systems Corp,
 25 SE 2nd Ave, Suite 1120, Miami, FL 33131-1605
 12298422 EDI: BANKAMER.COM Jun 09 2011 01:28:00 Bank Of America, P.O. Box 15019,
 Wilmington, DE 19886-5019
 12298423 +E-mail/Text: banko@berkscredit.com Jun 09 2011 01:34:06 Berks Credit And Collections, Inc.,
 P.O. Box 329, Temple, PA 19560-0329
 12298424 +EDI: HFC.COM Jun 09 2011 01:28:00 Boscovs, P.O. Box 17642, Baltimore, MD 21297-1642
 12298426 EDI: CAPITALONE.COM Jun 09 2011 01:28:00 Capital One, P.O. Box 85015,
 Richmond, VA 23285-5015
 12298425 +EDI: CAPITALONE.COM Jun 09 2011 01:28:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 12298427 EDI: CITICORP.COM Jun 09 2011 01:28:00 Citibank, Sunoco, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 12351405 EDI: RMSC.COM Jun 09 2011 01:28:00 GE Money Bank, c/o Recovery Management Systems Corp.,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 12298428 EDI: IRS.COM Jun 09 2011 01:28:00 Department Of The Treasury, Internal Revenue Service,
 P.O. Box 21126, Philadelphia, PA 19114
 12298440 +EDI: WFFC.COM Jun 09 2011 01:28:00 Wells Fargo Home Mortgage, One Home Campus, C2501-01h,
 Des Moines, IA 50328-0001

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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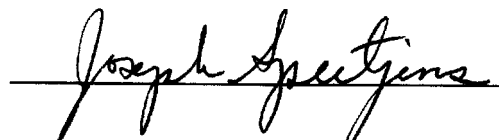
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

United States Bankruptcy Court

Eastern District of Pennsylvania

Case No. 11-11238-jkf

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John C. Zack
2328 S. Gilinger Rd.
Lafayette Hill, PA 19444

Michelle Zack
2328 S. Gilinger Rd.
Lafayette Hill, PA 19444

Social Security / Individual Taxpayer ID No.:

xxx-xx-8704

xxx-xx-7715

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/8/11

Jean K. FitzSimon
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.